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**IN THE UNITED STATES BANKRUPTCY COURT  
 FOR THE WESTERN DISTRICT OF TENNESSEE**

*In Re:*

**Eddie Richard Overstreet,  
 Tonya Elizabeth Overstreet,**

Case No.  
 Chapter 13

*Debtor(s).***CHAPTER 13 PLAN**

(Individual Adjustment of Debts)

Debtor(s): **Eddie Richard Overstreet** s.s. # xxx-xx-1739  
**Tonya Elizabeth Overstreet** s.s. # xxx-xx-8748  
Debtor(s) Address: **222 Windy Oaks Drive**  
**Munford TN 38058**

Plan Payment: Debtor(s) to pay **\$1,395.00** **MONTHLY**

Payroll Deduction: Yes ( ) No (X) Direct Pay Because \_\_\_\_\_ First Payment Date \_\_\_\_\_

Debtor(s) Employer:

Administrative: Pay filing fee, Trustee's fee, and debtor's attorney fee, pursuant to Court Order. Monthly  
Plan Payment

Auto Insurance: (X) Not Included in Plan ( ) Included in Plan \_\_\_\_\_

Child Support: Future support through Plan paid to \_\_\_\_\_  
 Ongoing child support payment start date \_\_\_\_\_  
 Arrearage Amount \_\_\_\_\_

<u>Priority Creditors:</u>	<u>Internal Revenue Service</u>	<u>\$10,000.00</u>	<u>      </u> %	<u>\$167.00</u>
	_____	_____	<u>      </u> %	_____

Home Mortgages: If no arrearage, ongoing payments are to be paid directly by debtor(s).  
 1<sup>st</sup> Mortgage on Primary Residence – 222 Windy Oaks Drive, Munford, TN 38058  
Select Portfolio Servicing \_\_\_\_\_ Ongoing mortgage payment to be paid directly outside plan beginning June 2015  
 Approximate arrearage \$6,357.41 Interest 0.00 % \$106.00  
 2<sup>nd</sup> Mortgage on Primary Residence - \_\_\_\_\_  
 \_\_\_\_\_ Ongoing mortgage payment to begin \_\_\_\_\_  
 \_\_\_\_\_ Ongoing mortgage payment to be paid directly outside plan beginning \_\_\_\_\_  
 Approximate arrearage \$ \_\_\_\_\_ Interest \_\_\_\_\_ % \_\_\_\_\_

<u>Secured Creditors:</u>	(Retain lien U.S.C. § 1325(a)(5))	Value of <u>Claim</u>	Rate of <u>Interest</u>	Monthly <u>Plan Payment</u>
Adequate protection payment will be ¼ (25%) of proposed creditor monthly payment.				
<u>Carmax (PMSI: 2012 VW Eos, retain, under 910)</u>		<u>\$25,000.00</u>	<u>5.25</u> %	<u>\$473.00</u>
<u>Harley Davidson (PMSI: 2007 Harley Davidson, retain, under 910)</u>		<u>\$12,000.00</u>	<u>5.25</u> %	<u>\$227.00</u>
<u>Tipton County Trustee's Office (Property taxes)</u>		<u>\$1,172.00</u>	<u>      </u> %	<u>\$20.00</u>
<u>Renee Wooten, Munford Tax Collector (Property taxes)</u>		<u>\$473.00</u>	<u>      </u> %	<u>\$8.00</u>

Unsecured Creditors: Absent a specific Court order otherwise, all claims, other than those specifically provided for in this plan, shall be paid as general unsecured debts. General unsecured creditors will receive an amount to be determined by Trustee.

<u>CLASS 1</u>	_____	_____	<u>      </u> %	_____
<u>CLASS 1</u>	_____	_____	<u>      </u> %	_____
<u>LEASE</u>	_____	_____	<u>      </u> %	_____

Estimated Total Unsecured, Non-Priority Debt: **\$13,860.00**

Termination: Plan shall terminate upon payment of the above, approximately 60 months.

Debtor(s) Attorney: S. Jonathan Garrett (019389) 2670 Union Avenue Extended, Suite 1200, Memphis, Tennessee 38112-4424  
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**FAILURE TO FILE TIMELY WRITTEN OBJECTION TO CONFIRMATION WILL BE DEEMED ACCEPTANCE OF PLAN**